

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Stephen KAVANAGH, et al.

Serial No.: New

Filing Date: December 16, 2003

For: TRANSACTION PROCESSING

PRELIMINARY AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Prior to initial examination, please amend the above-identified application as follows: